

**UNITED STATES DISTRICT COURT
DISTRICT OF MASSACHUSETTS**

Mary Oberther, <i>on behalf of herself and all others similarly situated,</i>	:
	:
Plaintiff,	:
	Civil Action No.: 3:14-cv-30014
v.	:
	:
Midland Credit Management, Inc., Midland Funding, LLC, and Encore Capital Group, Inc.	:
	:
Defendants.	:
	:

NOTICE OF SUPPLEMENTAL RELEVANT AUTHORITY

Plaintiff Mary Oberther (“Oberther”) respectfully alerts the Court to a decision by the First Circuit Court of Appeals in the matter Pollard v. Law Office of Mandy L. Spaulding, No. 13-2478 (1st Cir.) a copy of which is attached as Exhibit A (the “Decision”). Undersigned counsel represents the Plaintiff in the Pollard matter.

In the Decision, the First Circuit held that whether or not a collection letter violates the FDCPA is determined from the perspective of the “hypothetical unsophisticated consumer.” Ex A at 10-21 (setting forth the standard and applying the standard to a collection letter). Prior to the Decision, the First Circuit had not addressed this standard directly. Further, the Court of Appeals analyzed overshadowing under 15 U.S.C. § 1692g(b) and the Court’s discussion may aid the Court here on the pending motion to dismiss.

Dated: September 8, 2014

Respectfully submitted,
By /s/ Sergei Lemberg
Sergei Lemberg
Lemberg Law, LLC
1100 Summer Street, 3rd Floor

Stamford, CT 06905
Telephone: (203) 653-2250
Facsimile: (203) 653-3424
Attorneys for Plaintiff

CERTIFICATE OF SERVICE

This is to certify that, on September 8, 2014, the foregoing was served through the CM/ECF system on the following:

Kara G. Thorvaldsen
Wilson, Elser, Moskowitz, Edelman & Dicker, LLP
260 Franklin Street
14th Floor
Boston, MA 02110-3112

Attorneys for Defendant

By /s/ Sergei Lemberg
Sergei Lemberg